

**Amendments to the Claims:**

This list of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claim 28 (currently amended): A computer assisted method for producing an accounting statement for a first entity, comprising:

providing ~~standardized~~ accounting codes representing income, expense, asset and/or liability information;

conducting through other entities separate financial transactions, including transfer of funds and instructions for transfer of funds, with the first entity at a plurality of separate points;

associating the ~~standardized~~ accounting codes with the financial transactions at [[about]] the time when funds are transferred or instructions are given for transfer to complete the financial transaction;

transmitting a record of each transaction and ~~standardized~~ accounting codes to at least one separate financial accounting system; and

~~sorting the transaction in the separate financial accounting system and~~ producing from the separate financial accounting system the accounting statement including the income, expense, asset and/or liability information.

Claim 29 (original): The method of Claim 28, further comprising the separate financial accounting system printing or electronically displaying the accounting statement.

Claims 30-31 (canceled)

Claim 32 (currently amended): The method of Claim 28, wherein the ~~standardized~~ accounting codes are provided from a menu.

Claim 33 (currently amended): The method of Claim 28, wherein the transmitting of a record of each transaction and ~~standardized~~ accounting codes to least one separate financial accounting system is done at [[about]] the time of the transaction.

Claim 34 (currently amended): A computer readable medium containing instructions which, when executed by a processor, ~~perform controls~~ a method for producing an accounting statement for a first entity, comprising:

providing ~~standardized~~ accounting codes representing income, expense, asset and/or liability information;

conducting through other entities separate financial transactions, including transfer of funds and instructions for transfer of funds, with the first entity at a plurality of separate points;

associating the ~~standardized~~ accounting codes with the financial transactions at [[about]] the time when funds are transferred or instructions are given for transfer to complete the financial transaction;

transmitting a record of each transaction and ~~standardized~~ accounting codes to at least one separate financial accounting system; and

~~sorting the transaction in the separate financial accounting system and~~ producing from the separate financial accounting system the accounting statement including the income, expense, asset and/or liability information.

Claim 35 (original): The computer readable medium of Claim 34, further comprising the separate financial accounting system printing or electronically displaying the accounting statement.

Claims 36-37 (canceled)

Claim 38 (currently amended): The computer readable medium of Claim 34, wherein the transmitting of a record of each transaction and standardized codes to least one separate financial accounting system is done at [[about]] the time of the transaction.

Claim 39 (currently amended): An apparatus for producing an accounting statement for a first entity, comprising:

means for providing ~~standardized~~ accounting codes representing income, expense, asset and/or liability information;

means for conducting through other entities separate financial transactions, including transfer of funds and instructions for transfer of funds, with the first entity at a plurality of separate points;

means for associating the ~~standardized~~ accounting codes with the financial transactions at [[about]] the time when funds are transferred or instructions are given for transfer to complete the financial transaction;

means for transmitting a record of each transaction and ~~standardized~~ accounting codes to at least one separate financial accounting system; and

means for ~~sorting the transaction in the separate financial accounting system and~~ producing from the separate financial accounting system the accounting statement including the income, expense, asset and/or liability information.

Claim 40 (original): The apparatus of Claim 39, further comprising means for the separate financial accounting system printing or electronically displaying the accounting statement.

Claims 41-42 (canceled)

Claim 43 (currently amended): The apparatus of Claim 39, wherein the transmitting of a record of each transaction and ~~standardized~~ accounting codes to at least one separate financial accounting system is done at [[about]] the time of the transaction.

Claim 44 (canceled)

Claim 45 (currently amended): A financial accounting system, comprising:

a financial accounting computer having at least one file;

~~a plurality of at least one~~ financial transaction computer[[s for receiving]] programmed to receive data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

a network for transferring said data inputs from said at least one financial transaction computer[[s]] to said at least one file of said financial accounting computer; and

~~means for providing wherein said financial accounting computer is~~ programmed to provide interactive access to said at least one file of between said financial accounting computer [[for]] and said at least one user and/or an agent of said at least one user [[so that]] for said user and/or said agent [[can]] to perform one or more activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 46 (previously presented): The system of Claim 45, wherein said at least one other entity is a merchant.

Claim 47 (previously presented): The system of Claim 45, wherein said at least one other entity is a financial institution.

Claim 48 (previously presented): The system of Claim 45, wherein said at least one other entity is a bank.

Claim 49 (previously presented): The system of Claim 45, wherein said financial transactions include the sale of goods from said at least one other entity to said at least one user.

Claim 50 (previously presented): The system of Claim 45, wherein said financial transactions include the sale of services from said at least one other entity to said at least one user.

Claim 51 (currently amended): The system of Claim 45, wherein said at least one financial transaction computer is operated by said at least one other entity.

Claim 52 (currently amended): The system of Claim 45, further comprising ~~means for transferring data inputs from~~ at least one other financial transaction computer programmed to transfer other data inputs to said file of said financial accounting computer.

Claim 53 (currently amended): The system of Claim 45, wherein said data inputs are transferred from said at least one financial transaction computer to said file of said accounting computer via a communication network.

Claim 54 (currently amended): The system of Claim 45, wherein the data inputs are transferred from said at least one financial transaction computer to said file of said financial accounting computer at [[about]] the time of the transaction.

Claim 55 (currently amended): The system of Claim 45, wherein said data inputs include ~~standardized~~ accounting codes representing income, expense, asset and/or liability information.

Claims 56-57 (canceled)

Claim 58 (currently amended): The system of Claim 45, wherein said financial accounting computer is programmed to allow said user and/or said agent [[can]] to perform two or more of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 59 (currently amended): The system of Claim 45, wherein said financial accounting computer is programmed to allow said user and/or said agent [[can]] to perform three

or more of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 60 (currently amended): The system of Claim 45, wherein said financial accounting computer is programmed to allow said user and/or said agent ~~[[can]]~~ to perform all of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 61 (currently amended): A computer assisted method for providing financial accounting, comprising:

establishing at least one file on a financial accounting computer;

establishing data inputs on ~~a plurality of~~ at least one financial transaction computer~~[[s]]~~ programmed to receive said data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

transferring said data inputs from said at least one financial transaction computer~~[[s]]~~ to said at least one file of said financial accounting computer; and

providing interactive access ~~to said at least one file of~~ between said financial accounting computer ~~[[for]]~~ and said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 62 (previously presented): The method of Claim 61, wherein said at least one other entity is a merchant.

Claim 63 (previously presented): The method of Claim 61, wherein said at least one other entity is a financial institution.

Claim 64 (previously presented): The method of Claim 61, wherein said at least one other entity is a bank.

Claim 65 (previously presented): The method of Claim 61, wherein said financial transactions include the sale of goods from said at least one other entity to said at least one user.

Claim 66 (previously presented): The method of Claim 61, wherein said financial transactions include the sale of services from said at least one other entity to said at least one user.

Claim 67 (previously presented): The method of Claim 61, wherein said financial transaction computer is operated by said at least one other entity.

Claim 68 (original): The method of Claim 61, further comprising transferring data inputs from at least one other financial transaction computer to said file of said financial accounting computer.

Claim 69 (currently amended): The method of Claim 61, wherein said data inputs are transferred from said at least one financial transaction computer to said file of said accounting computer via a communication network.

Claim 70 (currently amended): The method of Claim 61, wherein the data inputs are transferred from said at least one financial transaction computer to said file of said financial accounting computer at [[about]] the time of the transaction.

Claim 71 (currently amended): The method of Claim 61, wherein said data inputs include ~~standardized~~ accounting codes representing income, expense, asset and/or liability information.

Claims 72-73 (canceled)

Claim 74 (previously presented): The method of Claim 61, wherein said user and/or said agent can perform two or more of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 75 (previously presented): The method of Claim 61, wherein said user and/or said agent can perform three or more of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 76 (previously presented): The method of Claim 61, wherein said user and/or said agent can perform all of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 77 (original): The method of Claim 61, further comprising generating an accounting statement from said file of said financial accounting computer.

Claim 78 (currently amended): A computer readable medium containing instructions which, when executed by a processor, ~~perform~~ controls a method for providing financial accounting, comprising:

establishing a file on a financial accounting computer;

establishing data inputs on ~~a plurality of~~ at least one financial transaction computer[[s]] programmed to receive said data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

transferring said data inputs from said at least one financial transaction computer[[s]] to said at least one file of said financial accounting computer; and

providing interactive access ~~to said at least one file of~~ between said financial accounting computer [[for]] and said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 79 (currently amended): The ~~method~~ computer readable medium of Claim 78, further comprising generating an accounting statement from said file of said financial accounting computer.

Claim 80 (currently amended): An apparatus for providing financial accounting, comprising:

~~means for establishing~~ at least one file on a financial accounting computer;  
means for establishing data inputs on ~~a plurality of~~ at least one financial transaction computer[[s]] programmed to receive said data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

means for transferring said data inputs from said at least one financial transaction computer[[s]] to said at least one file of said financial accounting computer; and

means for providing interactive access ~~to said at least one file of~~ between said financial accounting computer [[for]] and said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 81 (original): The apparatus of Claim 80, further comprising means for generating an accounting statement from said file of said financial accounting computer.

Claim 82 (canceled)

Claim 83 (currently amended): A financial accounting system, comprising:  
a financial accounting computer having at least one file;

~~a plurality of~~ at least one financial transaction computer[[s for receiving]]  
programmed to receive data inputs, said data inputs including electronically recorded financial  
transactions made between at least one user and at least one other entity;

a network for transferring said data inputs from said at least one financial  
transaction computer[[s]] to said at least one file of said financial accounting computer; and

~~means for providing wherein said financial accounting computer is~~  
programmed to provide interactive access to said at least one file of between said financial  
accounting computer [[for]] and said at least one user and/or an agent of said at least one user  
[[so that]] for said user and/or said agent [[can]] to perform at least two activities selected from  
the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 84 (previously presented): The system of Claim 83, wherein said at least  
one other entity is a merchant.

Claim 85 (previously presented): The system of Claim 83, wherein said at least  
one other entity is a financial institution.

Claim 86 (previously presented): The system of Claim 83, wherein said at least  
one other entity is a bank.

Claim 87 (previously presented): The system of Claim 83, wherein said financial  
transactions include the sale of goods from said at least one other entity to said at least one user.

Claim 88 (previously presented): The system of Claim 83, wherein said financial  
transactions include the sale of services from said at least one other entity to said at least one  
user.

Claim 89 (currently amended): The system of Claim 83, wherein said at least one  
financial transaction computer is operated by said at least one other entity.

Claim 90 (currently amended): The system of Claim 83, further comprising  
~~means for transferring data inputs from~~ at least one other financial transaction computer  
programmed to transfer other data inputs to said file of said financial accounting computer.

Claim 91 (currently amended): The system of Claim 83, wherein said ~~data inputs~~  
~~are transferred from said financial transaction computer to said file of said accounting computer~~  
~~via a communication network~~ comprises a modem.



Claim 92 (currently amended): The system of Claim 83, wherein the data inputs are transferred from said at least one financial transaction computer to said file of said financial accounting computer at [[about]] the time of the transaction.

Claim 93 (currently amended): The system of Claim 83, wherein said data inputs include standardized accounting codes representing income, expense, asset and/or liability information.

Claims 94-95 (canceled)

Claim 96 (currently amended): The system of Claim 83, wherein said financial accounting computer is programmed to allow said user and/or said agent [[can]] to perform three or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 97 (currently amended): The system of Claim 83, wherein said financial accounting computer is programmed to allow said user and/or said agent [[can]] to perform four or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 98 (currently amended): The system of Claim 83, wherein said financial accounting computer is programmed to allow said user and/or said agent [[can]] to perform all of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 99 (currently amended): A computer assisted method for providing financial accounting, comprising:

establishing at least one file on a financial accounting computer;

establishing data inputs on ~~a plurality of~~ at least one financial transaction computer~~[[s]]~~ programmed to receive said data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

transferring said data inputs from said at least one financial transaction computer~~[[s]]~~ to said at least one file of said financial accounting computer; and

providing interactive access to~~said at least one file of~~ between said financial accounting computer [[for]] and said at least one user and/or an agent of said at least

one user so that said user and/or said agent can perform at least two activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 100 (previously presented): The method of Claim 99, wherein said at least one other entity is a merchant.

Claim 101 (previously presented): The method of Claim 99, wherein said at least one other entity is a financial institution.

Claim 102 (previously presented): The method of Claim 99, wherein said at least one other entity is a bank.

Claim 103 (previously presented): The method of Claim 99, wherein said financial transactions include the sale of goods from said at least one other entity to said at least one user.

Claim 104 (previously presented): The method of Claim 99, wherein said financial transactions include the sale of services from said at least one other entity to said at least one user.

Claim 105 (currently amended): The method of Claim 99, wherein said at least one financial transaction computer is operated by said at least one other entity.

Claim 106 (previously presented): The method of Claim 99, further comprising transferring data inputs from at least one other financial transaction computer to said file of said financial accounting computer.

Claim 107 (currently amended): The method of Claim 99, wherein said data inputs are transferred from said at least one financial transaction computer to said file of said accounting computer via a communication network.

Claim 108 (currently amended): The method of Claim 99, wherein the data inputs are transferred from said at least one financial transaction computer to said file of said financial accounting computer at [[about]] the time of the transaction.

Claim 109 (currently amended): The method of Claim 99, wherein said data inputs include ~~standardized~~ accounting codes representing income, expense, asset and/or liability information.

Claims 110-111 (canceled)

Claim 112 (currently amended): The method of Claim 99, wherein said at least one user and/or said agent can perform three or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 113 (currently amended): The method of Claim 99, wherein said at least one user and/or said agent can perform four or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 114 (currently amended): The method of Claim 99, wherein said at least one user and/or said agent can perform all of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 115 (currently amended): The method of Claim 99, further comprising generating an accounting statement from said at least one file of said financial accounting computer.

Claim 116 (currently amended): A computer readable medium containing instructions which, when executed by a processor, ~~perform~~ controls a method for providing financial accounting, comprising:

establishing a file on a financial accounting computer;

establishing data inputs on ~~a plurality of~~ at least one financial transaction computer[[s]] programmed to receive data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

transferring said data inputs from said at least one financial transaction computer[[s]] to said at least one file of said financial accounting computer; and

providing interactive access ~~to said at least one file of~~ between said financial accounting computer [[for]] and said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform at least two activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 117 (currently amended): The method of Claim 116, further comprising generating an accounting statement from said at least one file of said financial accounting computer.

Claim 118 (currently amended): An apparatus for providing financial accounting, comprising:

~~means for establishing~~ at least one file on a financial accounting computer;  
means for establishing data inputs on ~~a plurality of~~ at least one financial transaction computer[[s]] programmed to receive said data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

means for transferring said data inputs from said at least one financial transaction computer[[s]] to said at least one file of said financial accounting computer; and

means for providing interactive access ~~to said at least one file of~~ between said financial accounting computer [[for]] and said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform at least two activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 119 (previously presented): The apparatus of Claim 118, further comprising means for generating an accounting statement from said file of said financial accounting computer.

Claim 120 (canceled)